



<b>TRANSMITTAL FORM</b>  <small>(to be used for all correspondence after initial filing)</small>	Application Number	10/045,313
	Filing Date	October 24, 2001
	First Named Inventor	Chin, Stephen
	Art Unit	3628
	Examiner Name	Dass, Harish T.
Total Number of Pages in This Submission	Attorney Docket Number	020375-002910US

ENCLOSURES (Check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Patrick M. Boucher		
Date	February 17, 2005	Reg. No.	44,037

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By: Keria L. McNeill

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Stephen Chin

Application No.: 10/045,313

Filed: October 24, 2001

For: INTERNET-BASED MONETARY  
PAYMENT SYSTEM

Customer No.: 20350

Confirmation No. 3142

Examiner: Dass, Harish T.

Technology Center/Art Unit: 3628

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 18, 2004, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.